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intelligent client onboarding™

A guide to the Safe Harbour Standard

Encouraging the use of digital technology in identity verification

Safe Harbour is a standard that was introduced by HM Land Registry on the 12th March 2021 to encourage the use of digital identity checks in the conveyancing process.

HM Land Registry

Why is it so important?

HM Land Registry will not pursue conveyancers who meet the standard in any recourse claims on the grounds that insufficient identity checks were completed.

What are the requirements and how can Minerva help?



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Safe Harbour Standard

Requirement 1
‘Obtain evidence’

You must find out if the person you are representing is who they say they are by using a form of evidence that can be checked by interrogating cryptographic security features.

Security features must include an electronically held photo of the identity against which biometric facial recognition checks may be made e.g.

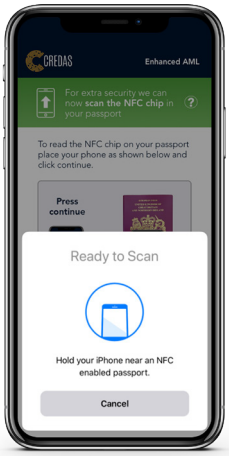
- Biometric passports that meet the ICAP specifications for e-passports.
- Identity cards from an EU or EEA country*
- UK biometric residence permit.

How does Minerva do this?

The mobile app utilises NFC reading technology to read the RFID chip embedded in passports.

This is the most reliable and secure method to determine whether it is a genuine government issued document.

All data is securely stored in the cloud keeping the information safe and secure, in line with GDPR.





Minerva’s ID verification solution already meets the Safe Harbour standard for reading passport RFID chips with NFC technology. We will shortly extend this feature to Identity Cards and UK biometric residence permits.

Requirement 2
‘Check the evidence’

Check the evidence obtained to ensure it is a genuine document that has not be forged and is in date. This must be done by reading the chip within the evidence using NFC.

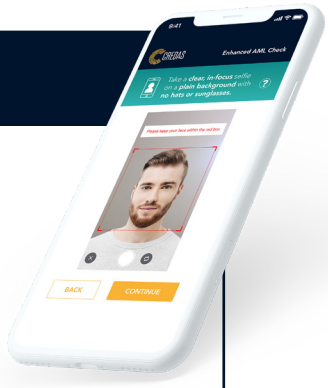
Requirement 3
‘Match the evidence to the identity.’

Check that the person presenting the information matches the photo on the ID document and verify with a ‘liveness check’.

How does the liveness detection work?
Click here to watch a short video

How does Minerva do this?

Passive liveness technology automatically measures and analyses physical characteristics and reactions to determine if the person being captured is live and present. We then compare the image captured to the image stored in the passport RFID chip to verify that the same person is present in both images.



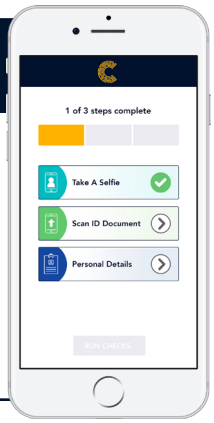
Requirement 4
‘Obtain evidence to ensure the transferor, borrower or lessor is the same person or entity as the owner.’

The conveyancer must connect the individual to the property by obtaining evidence and checking the name and address matches that of the individual claiming the identity match.

How does Minerva do this?

Undertake comprehensive checks on over 4000 types of identity documents, including driving licenses, utility bills and bank statements.

For more information please contact us:
hello@minervaportal.com



(must be from a country that follows Council Regulations (EC) NO. 2252/2004 standards and contains biometric information).